

Valuation Report of the Immovable Property



Details of the property under consideration:

Name of Owner : **Mr. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta**

Residential Flat No. 203, 2nd Floor, Building No B-2, "**Jasmine Kasturi Park Co-Op. Hsg. Soc. Ltd.**", Adharwadi Road, Village - Gandhare, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India.

Latitude Longitude : 19°15'31.0"N 73°7'58.6"E

Intended User:

Cosmos Bank

Kalyan Khadakpada Branch

Ground floor, Shiv Villa Apt. Opp. gagangiri Soc. Sai Chowk, Khadakpada Kalyan West 421301



VALUATION OPINION REPORT

This is to certify that the property bearing Residential Flat No. 203, 2nd Floor, Building No B-2, "**Jasmine Kasturi Park Co-Op. Hsg. Soc. Ltd.**", Adharwadi Road, Village - Gandhare, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India belongs to **Mr. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta**.

Boundaries of the property

North	: Bakul Apartment
South	: Singhal Road
East	: Internal Road
West	: Mahavir Pawandham Building

Considering various parameters recorded, existing economic scenario, and the information that is available with reference to the development of neighbourhood and method selected for valuation, we are of the opinion that, the property premises can be assessed for this particular purpose at **₹ 26,41,000.00 (Rupees Twenty Six Lakhs Forty One Thousands Only)**.

The valuation of the property is based on the documents produced by the concern. Legal aspects have not been taken into considerations while preparing this report.

Hence certified

For **VASTUKALA CONSULTANTS (I) PVT. LTD.**

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.:

Encl.: Valuation report



Residential Flat No. 203, 2nd Floor, Building No B-2, "Jasmine Kasturi Park Co-Op. Hsg. Soc. Ltd.", Adharwadi Road, Village - Gandhare, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India

Form 0-1

(See Rule 8 D)

REPORT OF VALUATION OF IMMOVABLE PROPERTY (OTHER THAN AGRICULTURAL LANDS,
PLANTATIONS, FORESTS, MINES AND QUARRIES)

GENERAL:

1	Purpose for which the valuation is made	To assess Fair Market Value as on 20.07.2024 for Housing Loan Purpose.
1	Date of inspection	19.07.2024
3	Name of the owner / owners	Mr. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta
4	If the property is under joint ownership / co-ownership, share of each such owner. Are the shares undivided?	Joint Ownership Details of ownership share is not available
5	Brief description of the property	Address: Residential Flat No. 203, 2 nd Floor, Building No B-2, "Jasmine Kasturi Park Co-Op. Hsg. Soc. Ltd.", Adharwadi Road, Village - Gandhare, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India. Contact Person : Mr. Suraj Gupta (Owner's Relative) Contact No. 9082573269
6	Location, Street, ward no	Adharwadi Road Village - Gandhare, District - Thane
7	Survey / Plot No. of land	Village - Gandhare New Survey No - 3/3 & 3/4
8	Is the property situated in residential/ commercial/ mixed area/ Residential area?	Residential Area
9	Classification of locality-high class/ middle class/poor class	Middle Class
10	Proximity to civic amenities like schools, Hospitals, Units, market, cinemas etc.	All the amenities are available in the vicinity
11	Means and proximity to surface communication by which the locality is served	Served by Buses, Taxies, Auto and Private Cars
	LAND	
12	Area of Unit supported by documentary proof. Shape, dimension and physical features	Carpet Area in Sq. Ft. = 297.00 (Area as per Site measurement) Built Up Area in Sq. Ft. = 380.00 (Area As Per Agreement for sale)
13	Roads, Streets or lanes on which the land is abutting	Village - Gandhare, Taluka - Kalyan, District - Thane, Pin - PIN Code - 421 301



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14	If freehold or leasehold land	Free Hold.
15	If leasehold, the name of Lessor/lessee, nature of lease, date of commencement and termination of lease and terms of renewal of lease. (i) Initial Premium (ii) Ground Rent payable per annum (iii) Unearned increased payable to the Lessor in the event of sale or transfer	N.A.
16	Is there any restriction covenant in regard to use of land? If so, attach a copy of the covenant.	As per documents
17	Are there any agreements of easements? If so, attach a copy of the covenant	Information not available
18	Does the land fall in an area included in any Town Planning Scheme or any Development Plan of Government or any statutory body? If so, give Particulars.	Information not available
19	Has any contribution been made towards development or is any demand for such contribution still outstanding?	Information not available
20	Has the whole or part of the land been notified for acquisition by government or any statutory body? Give date of the notification.	No
	Attach a dimensioned site plan	N.A.
	IMPROVEMENTS	
22	Attach plans and elevations of all structures standing on the land and a lay-out plan.	Information not available
23	Furnish technical details of the building on a separate sheet (The Annexure to this form may be used)	Attached
24	Is the building owner occupied/ tenanted/ both?	Owner Occupied - Mr. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta
	If the property owner occupied, specify portion and extent of area under owner-occupation	Fully Owner Occupied
25	What is the Floor Space Index permissible and Percentage actually utilized?	Floor Space Index permissible - As per KMC norms Percentage actually utilized – Details not available
26	RENTS	
	(i) Names of tenants/ lessees/ licensees, etc	Owner Occupied - Mr. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta
	(ii) Portions in their occupation	Fully Owner Occupied
	(iii) Monthly or annual rent/compensation/license fee, etc. paid by each	6,300.00 (Expected rental income per month)

	(iv)	Gross amount received for the whole property	N.A.
27		Are any of the occupants related to, or close to business associates of the owner?	Information not available
28		Is separate amount being recovered for the use of fixtures, like fans, geysers, refrigerators, cooking ranges, built-in wardrobes, etc. or for services charges? If so, give details	N. A.
29		Give details of the water and electricity charges, If any, to be borne by the owner	N. A.
30		Has the tenant to bear the whole or part of the cost repairs and maintenance? Give particulars	N. A.
31		If a lift is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
32		If a pump is installed, who is to bear the cost of maintenance and operation- owner or tenant?	N. A.
33		Who has to bear the cost of electricity charges for lighting of common space like entrance hall, stairs, passage, compound, etc. owner or tenant?	N. A.
34		What is the amount of property tax? Who is to bear it? Give details with documentary proof	Information not available
35		Is the building insured? If so, give the policy no., amount for which it is insured and the annual premium	Information not available
36		Is any dispute between landlord and tenant regarding rent pending in a court of rent?	N. A.
37		Has any standard rent been fixed for the premises under any law relating to the control of rent?	N. A.
26		SALES	
37		Give instances of sales of immovable property in the locality on a separate sheet, indicating the Name and address of the property, registration No., sale price and area of land sold.	As per sub registrar of assurance records
38		Land rate adopted in this valuation	N. A. as the property under consideration is a Residential in a building. The rate is considered as composite rate.
39		If sale instances are not available or not relied up on, the basis of arriving at the land rate	N. A.
40		COST OF CONSTRUCTION	
41		Year of commencement of construction and year of completion	Year of Completion – 1996 (As per occupancy certificate)
42		What was the method of construction, by contract/By employing Labour directly/ both?	N. A.

43	For items of work done on contract, produce copies of agreements	N. A.
44	For items of work done by engaging Labour directly, give basic rates of materials and Labour supported by documentary proof.	N. A.
Remark: At the time of site inspection we observed paint peeling in Living Area and Kitchen.		

PART II- VALUATION

GENERAL:

Under the instruction of Cosmos Bank, Kalyan Khadakpada Branch Branch to assess Fair Market Value as on 20.07.2024 for Residential Flat No. 203, 2nd Floor, Building No B-2, "**Jasmine Kasturi Park Co-Op. Hsg. Soc. Ltd.**", Adharwadi Road, Village - Gandhare, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India belongs to **Mr. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta.**

We are in receipt of the following documents:

1)	Copy of Agreement for sale No.2274/2021 Dated 31.12.2020 between Mr. Daniel John(The Transferor) And Mr. Rajkumar Jamunaprasad Gupta & Mrs. Ranjana Gupta(The transferee).
2)	Copy of Commencement Certificate No.KMP / NRV / BP / KV / 171-49 Dated 14.07.1995 issued by Kalyan Mahanagarpalika.
3)	Copy of Occupancy Certificate No.KMP / NRV / CC / KV Dated 21.06.1996 issued by Kalyan Mahanagarpalika.

Location

The said building is located at Village - Gandhare, Taluka - Kalyan, District - Thane, PIN Code - 421 301. The property falls in Flat Zone. It is at a traveling distance 3.5Km from Kalyan Railway Station.

Building

The building under reference is having Ground + 4 Upper Floors. It is a R.C.C. Framed Structure with 9" thick external walls and 6" Thk. Brick Masonery walls. The external condition of building is Good. The building is used for Residential purpose. 2nd is having 4 Residential Flat. The building is without lift.

Residential Flat:

The Residential Flat under reference is situated on the 2nd The composition of Residential Flat is Living Room + Kitchen + Passage + Bathroom + WC. This Residential Flat is Partly Marble Flooring and Partly Kota Flooring, Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, Open-Conduit plumbing with Casing Capping Electrical wiring etc.

Valuation as on 20th July 2024

The Built Up Area of the Residential Flat	:	380.00 Sq. Ft.
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Deduct Depreciation:



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Year of Construction of the building	: 1996 (As per occupancy certificate)
Expected total life of building	: 60 Years
Age of the building as on 2024	: 28 Years
Cost of Construction	: 380.00 Sq. Ft. X ₹ 2,500.00 = ₹ 9,50,000.00
Depreciation $\{(100 - 10) \times (28 / 60)\}$: 42.00%
Amount of depreciation	: ₹ 3,99,000.00
Guideline rate obtained from the Stamp Duty Ready Reckoner for new property	: ₹ 75,800/- per Sq. M. i.e. ₹ 7,042/- per Sq. Ft.
Guideline rate (after depreciate)	: ₹ 61,296/- per Sq. M. i.e. ₹ 5,695/- per Sq. Ft.
Value of property as on 20th July 2024	: 380.00 Sq. Ft. X ₹ 8,000 = ₹30,40,000.00

(Area of property x market rate of developed land & Residential premises as on 2024 - 2025 published in The Indian Valuer's Directory and Reference Book for purpose of valuation. – Depreciation)

Fair value of the property as on 20th July 2024	: ₹ 30,40,000.00 - ₹ 3,99,000.00 = ₹ 26,41,000.00
Total Value of the property	: ₹ ₹ 26,41,000.00
The realizable value of the property	: ₹23,76,900.00
Distress value of the property	: ₹21,12,800.00
Insurable value of the property (380.00 X 2,500.00)	: ₹9,50,000.00
Guideline value of the property (380.00 X 5695.00)	: ₹19,71,440.00

Taking into consideration above said facts, we can evaluate the value of Valuation Report of Residential Flat No. 203, 2nd Floor, Building No B-2, "Jasmine Kasturi Park Co-Op. Hsg. Soc. Ltd.", Adharwadi Road, Village - Gandhare, Taluka - Kalyan, District - Thane, Kalyan (West), PIN Code - 421 301, State - Maharashtra, India for this particular purpose at **₹ 26,41,000.00 (Rupees Twenty Six Lakhs Forty One Thousands Only)** as on 20th July 2024

NOTES

1. I, Manoj Chalikwar with my experience and ability to judgment I am of the considered opinion that the fair market value of the property as on **20th July 2024** is **₹ 26,41,000.00 (Rupees Twenty Six Lakhs Forty One Thousands Only)** Value varies with time and purpose and hence this value should not be referred for any purpose other than mentioned in this report.
2. This valuation is done on the basis of information, which the valuer has obtained by information provided by the client about the premises and location of the surrounding area and also prevailing rates in the surrounding area, and further subject to document as mentioned in valuation report.
3. This valuer should not be held responsible for authentication of documents, clear title and other such related matters. For that purpose Latest Legal Opinion should be sought.



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PART III- VALUATION

I, hereby declare that

- a. The information furnished in part I is true and correct to the best of my knowledge and belief;
- b. I have no direct or indirect interest in the property valued:

ANNEXURE TO FORM 0-1

Technical details		Main Building				
1	No. of floors and height of each floor	: Ground + 4 Upper Floors				
2	Plinth area floor wise as per IS 3361-1966	: N.A. as the said property is a Residential Flat Situated on 2 nd Floor				
3	Year of construction	: 1996 (As per occupancy certificate)				
4	Estimated future life	: 32 Years Subject to proper, preventive periodic maintenance & structural repairs				
5	Type of construction- load bearing walls/RCC frame/ steel frame	: R.C.C. Framed Structure				
6	Type of foundations	: R.C.C. Foundation				
7	Walls	: All external walls are 9" thick and partition walls are 6" Thk. Brick Masonery.				
8	Partitions	: 6" Thk. Brick Masonery.				
9	Doors and Windows	: Teak Wood Door frame with Solid flush door, Aluminium Sliding Windows with window grills, .				
10	Flooring	: Partly Marble Flooring and Partly Kota Flooring.				
11	Finishing	: Cement Plastering + POP Finish.				
12	Roofing and terracing	: R. C. C. Slab.				
13	Special architectural or decorative features, if any	: No				
14	<table border="1"> <tr> <td>(i)</td> <td>Internal wiring – surface or conduit</td> </tr> <tr> <td>(ii)</td> <td>Class of fittings: Superior/Ordinary/Poor.</td> </tr> </table>	(i)	Internal wiring – surface or conduit	(ii)	Class of fittings: Superior/Ordinary/Poor.	: Open-Conduit plumbing with Casing Capping Electrical wiring
(i)	Internal wiring – surface or conduit					
(ii)	Class of fittings: Superior/Ordinary/Poor.					

Technical details		Main Building
15	Sanitary installations (i) No. of water closets (ii) No. of lavatory basins (iii) No. of urinals (iv) No. of sink	: As per Requirement
16	Class of fittings: Superior colored / superior white/ordinary.	: Ordinary
17	Compound wall Height and length Type of construction	: 6'.0" High, R.C.C. column with B. B. masonry wall
18	No. of lifts and capacity	: Not Provided
19	Underground sump – capacity and type of construction	: Connected to Municipal Sewerage System
20	Over-head tank Location, capacity Type of construction	: Connected to Municipal Sewerage System
21	Pumps- no. and their horse power	: May be provided as per requirement
22	Roads and paving within the compound approximate area and type of paving	: Chequered tiles in open spaces, etc.
23	Sewage disposal – whereas connected to public sewers, if septic tanks provided, no. and capacity	: Connected to Municipal Sewerage System

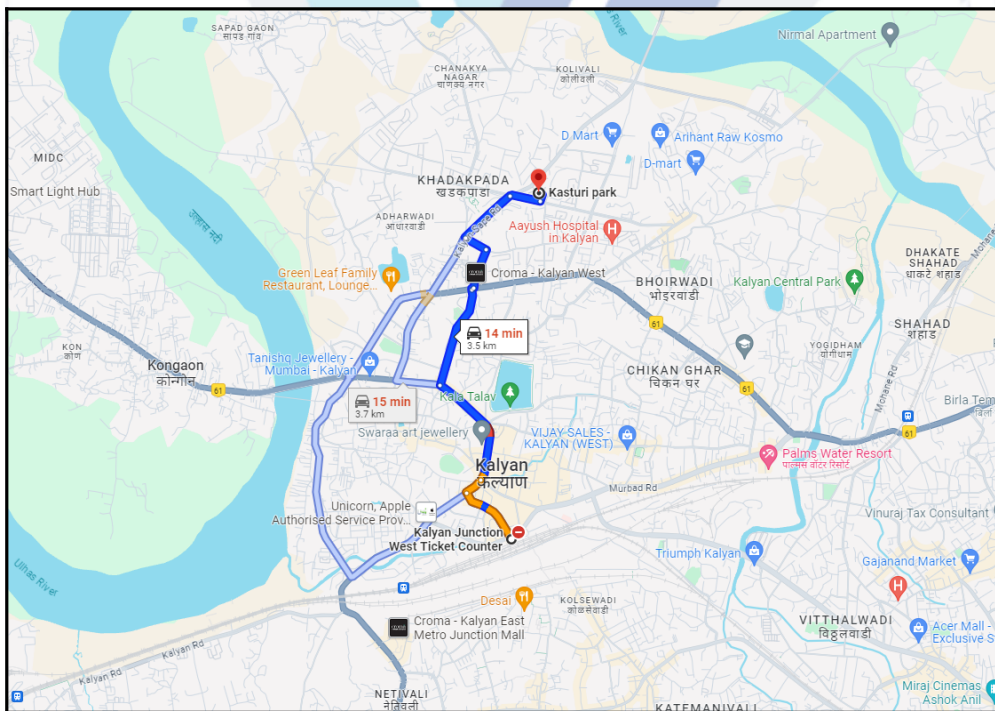
Actual Site Photographs



Route Map of the property




Note: Red marks shows the exact location of the property



Longitude Latitude: 19°15'31.0"N 73°7'58.6"E


Note: The Blue line shows the route to site distance from nearest Railway Station (Kalyan - 3.5Km).

Ready Reckoner Rate



Department of Registration and Stamp
Government of Maharashtra

नोंदणी व मुद्रांक विभाग
महाराष्ट्र शासन



Annual Statement of Rates Ver. 2.0 (बाजारमूल्य दर पत्रक आवृत्ती 2.0)

[Home](#)
[Valuation Guidelines | User Manual](#)

Year: Language:

Selected District:

Select Taluka:

Select Village:

Search By: Survey No. SubZones

Enter Survey No:

उपविभाग	खुली जमीन	निवासी सदनिका	ऑफिस	दुकाने	औद्योगिक	एकक (Rs./)	Attribute
20/67-विभाग 8क : गांधारे गांवातील उर्वरित मिळकती	24000	75800	87100	95000	87100	चौ. मीटर	सर्वेक्षण नंबर

Stamp Duty Ready Reckoner Market Value Rate for Flat	75800			
Decrease by 10% on Flat Located on 2 nd Floor	7580			
Stamp Duty Ready Reckoner Market Value Rate (After Increase/Decrease) (A)	68,220.00	Sq. Mtr.	6,338.00	Sq. Ft.
Stamp Duty Ready Reckoner Market value Rate for Land (B)	24000			
The difference between land rate and building rate(A-B=C)	44,220.00			
Percentage after Depreciation as per table(D)	28%			
Rate to be adopted after considering depreciation [B + (C X D)]	61,296.00	Sq. Mtr.	5,695.00	Sq. Ft.

Building not having lift

The following table gives the valuation of residential building / flat / commercial unit / office in such building on above floor where there is no lift. Depending upon the floor, ready reckoner rates will be reduced.

	Floor on which flat is Located	Rate to be adopted
a)	Ground Floor / Stilt / Floor	100%
b)	First Floor	95%
c)	Second Floor	90%
d)	Third Floor	85%
e)	Fourth Floor and above	80%

Depreciation Percentage Table

Completed Age of Building in Years	Value in percent after depreciation	
	R.C.C Structure / other Pukka Structure	Cessed Building, Half or Semi-Pukka Structure & Kaccha Structure.
0 to 2 Years	100%	100%
Above 2 & up to 5 Years	95%	95%
Above 5 Years	After initial 5 year for every year 1% depreciation is to be considered. However maximum deduction available as per this shall be 70% of Market Value rate	After initial 5 year for every year 1.5% depreciation is to be considered. However maximum deduction available as per this shall be 85% of Market Value rate



Price Indicators

Property	Chandresh Galaxy, Kalyan West		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	295.83	355.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹8,451.00	₹7,042.00	-

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1 RK Flat In Chandresh Galaxy For Sale In Kal...

₹ 25 Lacs
Negotiable

₹ 14,328/Month
Estimated EMI

355
Sq.Ft

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Photos
Location

Request Photos

1 Bedroom
Jun 6, 2024

No. of Bedroom
Posted On

1 Bathroom
Immediately

No. of Bathroom
Possession

1 Balcony
Chandresh Galaxy

Balcony
Apartment

Bike and Car
None

Parking
Power Backup

Get Owner Details
📅

Report what was not correct in this property

Listed by Broker
Sold Out

Wrong Info

Price trends by NBEstimate
Check Now

Nearby: HDFC Bank Madhav Shristi Balaji Ent And Eye Hospital SMS Multiplex

Lok Dhara Phase 2 Garden

Overview

📅 Age of Building
>10 Years

🔧 Maintenance Charges
₹1.7 Per Sq.Ft/M

🏠 Builtup Area
355 Sq.Ft

👤 Ownership Type
Self Owned

🏠 Flooring
Marble/Granite

🛋️ Furnishing Status
Unfurnished Furnish Now

Activity On This Property

🔍 0
Unique Views


♥ 0
Shortlists



📞 0
Contacted


Powered By : NBEstimate

Similar Properties

Property	Varsha Park, Gandhare, Kalyan West		
Source	Nobroker.com		
Floor	Middle		
	Carpet	Built Up	Saleable
Area	333.33	400.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹10,500.00	₹8,750.00	-



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1 RK Flat In Varsha Park For Sale In Varsha Park
Sai Hall

₹ 35 Lacs
Non-negotiable

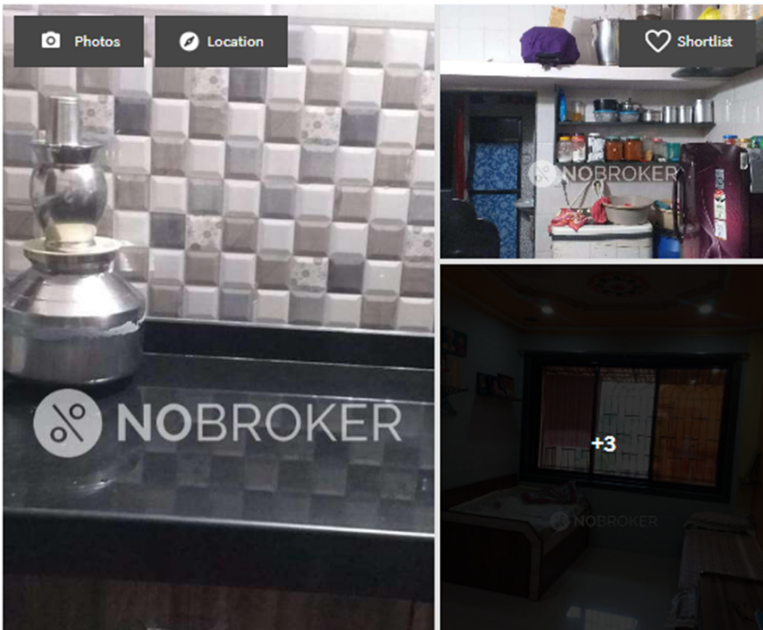
₹ 20,060/Month
Estimated EMI

400
Sq.Ft

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Photos
Location
Shortlist



1 Bedroom <small>No. of Bedroom</small>	Jun 12, 2024 <small>Posted On</small>
1 Bathroom <small>No. of Bathroom</small>	Immediately <small>Possession</small>
NA <small>Balcony</small>	Varsha Park <small>Apartment</small>
None <small>Parking</small>	None <small>Power Backup</small>

[Get Owner Details](#)

Report what was not correct in this property

Listed by Broker
Sold Out

Wrong Info


Price trends by NBEstimate [Check Now](#)

Nearby: HDFC Bank Madhav Shristi Balaji Ent And Eye Hospital SMS Multiplex
Lok Dhara Phase 2 Garden


Overview

Age of Building	>10 Years	Ownership Type	Self Owned
Maintenance Charges	₹0.0 Per Sq.Ft/M	Flooring	NA
Builtup Area	400 Sq.Ft	Furnishing Status	Semi Furnish Now


Activity On This Property



0
Unique Views



0
Shortlists



0
Contacted

Powered By: NBEstimate

Similar Properties

Sale Instances

Property	Kasturi Park, Kalyan West		
Source	Index no.2		
Floor	4th		
	Carpet	Built Up	Saleable
Area	470.83	565.00	-
Percentage	-	20%	-
Rate Per Sq. Ft.	₹9,558.00	₹7,965.00	-

20/07/2024, 13:41

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31-05-2024

Note:-Generated Through eSearch Module,For original report please contact concern SRO office.

सूची क्र.2

दुय्यम निबंधक : सह दु.नि. कल्याण 2

दस्त क्रमांक : 10546/2024

नोंदणी :

Regn:63m

गावाचे नाव : गंधारे

(1)विलेखाचा प्रकार	करारनामा
(2)मोबदला	4500000
(3) बाजारभाव(भाडेपट्टयाच्या बाबतितपट्टाकार आकारणी देतो की पट्टेदार ते नमुद करावे)	3983000
(4) भू-मापन,पोटहिस्सा व घरक्रमांक(असल्यास)	1) पालिकेचे नाव:कल्याण-डोंबिवलीइतर वर्णन .; इतर माहिती: मौजे गंधारे,स. नं. 3,हि नं 4,स. नं. 3,हि नं. 3 वरील पारिजात कस्तुरी पार्क को. ऑप. हौ. सो. लि. मधील बिल्डिंग नं ए-4,पारिजात,चौथा मजला,सदनिका क्रं. 402,क्षेत्र 565 चौ फुट बिल्टअप((Survey Number : 3 ;))
(5) क्षेत्रफळ	565 चौ.फूट
(6)आकारणी किंवा जुडी देण्यात असेल तेव्हा.	
(7) दस्तऐवज करुन देणा-या/लिहून ठेवणा-या पक्षकाराचे नाव किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता.	1): नाव:-गंगासागर प्रकाश सदावर्ते - - वय:-53 पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: फ्लॉट नं ए-4/402, पारिजात सोसायटी, कस्तुरी पार्क, निक्की नगर जवळ, खडकपाडा, कल्याण प., ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-AZJPS8341L
(8)दस्तऐवज करुन घेणा-या पक्षकाराचे व किंवा दिवाणी न्यायालयाचा हुकुमनामा किंवा आदेश असल्यास,प्रतिवादिचे नाव व पत्ता	1): नाव:-मिलिंद दिनकर कोर - - वय:-39; पत्ता:-प्लॉट नं: -, माळा नं: -, इमारतीचे नाव: ए-202, तुलसी सर्वोदय, गांधार नगर, खडकपाडा, राधानगर समोर, कल्याण प., ब्लॉक नं: -, रोड नं: -, महाराष्ट्र, ठाणे. पिन कोड:-421301 पॅन नं:-BBLPK6102L
(9) दस्तऐवज करुन दिल्याचा दिनांक	22/05/2024
(10)दस्त नोंदणी केल्याचा दिनांक	24/05/2024
(11)अनुक्रमांक,खंड व पृष्ठ	10546/2024
(12)बाजारभावाप्रमाणे मुद्रांक शुल्क	315000
(13)बाजारभावाप्रमाणे नोंदणी शुल्क	30000
(14)सोसा	

DEFINITION OF VALUE FOR THIS SPECIFIC PURPOSE

This exercise is to assess **Fair Market Value** of the property under reference as on **20th July 2024**

The term Value is defined as:

“The most probable price, as of a specified date, in cash, terms equivalent to cash, or in other precisely revealed terms for which the specified property rights would sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently knowledgeable and for self interest assuming that neither is under undue duress”.

Fundamental assumptions and conditions presumed in this definition are:

1. Buyer and seller are motivated by self-interest.
2. Buyer and seller are well informed and are acting prudently.
3. The property is exposed for a reasonable time on the open market.
4. Payment is made in cash or equivalent or in specified financing terms.

UNDER LYING ASSUMPTIONS

1. We assume no responsibility for matters of legal nature affecting the property appraised or the title thereto, nor do we render our opinion as to the title, which is assumed to be good and marketable.
2. The property is valued as though under responsible ownership.
3. It is assumed that there are no hidden or unapparent conditions of the subsoil or structure that would render it more or less valuable. No responsibility is assumed for such conditions or for engineering that might be required to discover such factors.
4. There is no direct/ indirect interest in the property valued.
5. The rates for valuation of the property are in accordance with the Govt. approved rates and prevailing market rates.

DECLARATION OF PROFESSIONAL FEES CHARGED

We hereby declare that, our professional fees are not contingent upon the valuation findings. However, if the statute AND/OR clients demands that, the fees should be charged on the percentage of assessed value then, with the full knowledge of the AND/OR end user, it is being charged accordingly.

VALUATION OF THE PROPERTY PREMISES

Considering various parameters recorded herein above, existing economic scenario, and the information that is available with reference to the development of neighborhood and method selected for valuation, we are of the opinion that, the property premises can be assessed and valued for banking purpose as on day for **₹ 26,41,000.00 (Rupees Twenty Six Lakhs Forty One Thousands Only)**.

For VASTUKALA CONSULTANTS (I) PVT. LTD.

Director

Auth. Sign.

Manoj Chalikwar

Govt. Reg. Valuer

Chartered Engineer (India)

Reg. No. IBBI/RV/07/2018/10366

Cosmos Bank Empanelment No.:



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Vastukala Consultants (I) Pvt. Ltd.

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